



## ***Your Questions and Answers on Health Care Assistance***

***Updated November 4, 2013***

Do you have questions about health care coverage? We have answers.

Who can apply for assistance? Anyone can apply at the state or federal level to see if they qualify for assistance. Programs include Medicaid, hawk-i, the Children's Health Insurance Program (CHIP) or the new Iowa Health and Wellness Plan.

How can I apply?

- Apply on-line at <https://www.healthcare.gov/> or at <https://dhsservices.iowa.gov/apsspssp/ssp.portal>
- Apply by phone at the federal hub at 1-800-318-2596, or through the DHS Contact Center at 1-855-889-7985
- Apply on paper and mail the application to the address listed on the form
- Apply in person at a local DHS office
- You may need your Social Security number or document numbers for legal immigrants; employer and income information for your family such as paystubs, or wage and statements; any current health insurance policy numbers; and any information about job-related health insurance that's available to your family.

What if I already receive assistance? DHS has streamlined the process.

- Current Medicaid recipients don't have to sign up to continue receiving benefits. Most current Medicaid programs remain in place and unchanged.
- Many Iowans who currently receive assistance through the IowaCare program, a Medicaid expansion program, are automatically eligible for the new Iowa Health and Wellness Plan if their income can be verified. They will get a letter in the mail directing them to the next step.
- Current IowaCare members who do not meet the income requirements for the Iowa Health and Wellness Plan can receive advance premium tax credits through the Iowa Marketplace Choice Plan.

What if I'm not sure if I'll qualify for assistance? You can still apply. If you apply at HealthCare.gov you'll be able to shop for affordable health care options on the federal marketplace. If you apply through DHS and you don't qualify, we'll

send your application to HealthCare.gov so you'll be able to see those other options.

When will I get answers? Coverage doesn't begin until Jan. 1, 2014, for many of the programs. It takes about 30 days to process applications, so we encourage Iowans to apply in a timely manner.

How can I learn more? You can learn more at [www.healthcare.gov](http://www.healthcare.gov) or [www.dhs.state.ia.us](http://www.dhs.state.ia.us)

Why do I need to have coverage? The federal Affordable Care Act requires that all Americans have health insurance starting next year. No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and protects you from very high medical expenses.

